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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/665,919	09/20/2000	Venkatachari Dilip	CE1-002US	8530
29150	7590	07/28/2005	EXAMINER	
LEE & HAYES, PLLC 421 W. RIVERSIDE AVE, STE 500 SPOKANE, WA 99201			CAMPEN, KELLY SCAGGS	
			ART UNIT	PAPER NUMBER
			3624	
DATE MAILED: 07/28/2005				

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GROUP 3600

**BEFORE THE BOARD OF PATENT APPEALS
AND INTERFERENCES**

Application Number: 09/665,919
Filing Date: September 20, 2000
Appellant(s): DILIP ET AL.

Steven Sponseller
For Appellant

EXAMINER'S ANSWER

This is in response to the appeal brief filed 03/18/2005.

KE

Art Unit: 3624

(1) *Real Party in Interest*

A statement identifying the real party in interest is contained in the brief.

(2) *Related Appeals and Interferences*

A statement identifying the related appeals and interferences which will directly affect or be directly affected by or have a bearing on the decision in the pending appeal is contained in the brief.

(3) *Status of Claims*

The statement of the status of the claims contained in the brief is correct.

(4) *Status of Amendments After Final*

No amendment after final has been filed.

(5) *Summary of Invention*

The summary of invention contained in the brief is correct.

(6) *Issues*

Appellant's brief presents arguments relating to the Claims Objections. This issue relates to petitionable subject matter under 37 CFR 1.181 and not to appealable subject matter. See MPEP § 1002 and § 1201.

(7) *Grouping of Claims*

The rejection of claims 1-30 and 38-72 stand or fall together because appellant's brief does not include a statement that this grouping of claims does not stand or fall together and reasons in support thereof. See 37 CFR 1.192(c)(7).

(8) *Claims Appealed*

The copy of the appealed claims contained in the Appendix to the brief is correct.

(9) Prior Art of Record

6,598,028 Sullivan et al. 7-2003

(10) Grounds of Rejection

The following ground(s) of rejection are applicable to the appealed claims:

Claims 1-30 and 38-72 are rejected under 35 U.S.C. 102 (e). This rejection is set forth in a prior Office Action, mailed on 09/20/2004.

(11) Response to Argument

In response to applicant's argument that the Examiner has applied the wrong standard to the reference's use of the term suggestion, it is clear by the Sullivan reference that the single term referred to by the applicant can be used to make it clear that it is inherent in the Sullivan reference to transfer of funds between two different financial institutions. In addition, the currency conversations referred to by the applicant are defined within the range of the definition of transferring assets between accounts at different financial institutions.

In response to applicant's argument that the references fail to show certain features of applicant's invention, it is noted that the features upon which applicant relies (i.e., "a specific method of transferring funds between two different commonly-owned accounts at two different financial institutions, through the use of at least two separate transactions" and "two separate transactions to transfer funds from a first account at one institution to a third account at *another* financial institution via an intermediate account" "a third party that is neither the first financial institution nor the second financial institution" ") are not recited in the rejected claim(s).

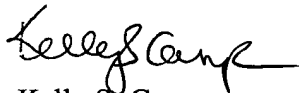
Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir.

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1993). Sullivan is clearly capable of performing the function of multiple accounts as seen in the specific citations and reasoning applied in the final rejection of 9/20/04.

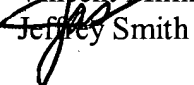
For the above reasons, it is believed that the rejections should be sustained.

Respectfully submitted,



Kelly S. Campen
July 14, 2005



Conferees
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